## **Abstract**

A method for effecting a secure electronic transaction on a terminal using a portable data carrier is proposed. According to the method a user (30) first authenticates himself vis-à-vis the portable data carrier (20). The portable data carrier (20) at the same time produces quality information about how authentication was done. The authentication is confirmed to the terminal (14). Then the portable data carrier (20) performs a security-establishing operation within the transaction, for example the creation of a digital signature. It attaches the quality information to the result of the security-establishing operation.

(Fig. 3)